

12. 예금은행

1.1 예금은행 예금 (1)

(억원)

연월말	총수신	예 금			시장성 수 신				
		소 계	요구불 예 금	저축성 예 금	소 계	C D	금융채	매출 어음	R P
2017	194,563	187,072	41,056	146,017	7,490	642	6,832	15	0
2018	201,308	194,129	37,330	156,799	7,178	306	6,502	19	352
2019	222,470	215,826	45,359	170,467	6,644	167	6,360	11	105
2020	243,749	236,342	58,017	178,325	7,407	140	6,395	13	860
2021	263,236	255,679	70,669	185,010	7,558	94	7,243	14	207
2022	298,796	289,138	63,151	225,987	9,658	120	9,517	20	0
2023	310,366	298,088	60,820	237,268	12,279	89	12,177	12	0
2022. 3	269,469	262,393	65,650	196,742	7,076	99	6,953	23	1
4	279,462	272,213	69,051	203,162	7,249	123	7,092	33	1
5	287,723	280,138	69,744	210,394	7,585	122	7,435	26	1
6	290,536	282,759	70,387	212,372	7,777	115	7,628	28	6
7	288,971	280,486	65,282	215,205	8,485	100	8,358	22	5
8	296,983	288,124	67,319	220,805	8,859	100	8,732	22	5
9	303,119	294,058	69,341	224,716	9,062	109	8,924	24	5
10	306,020	296,886	66,495	230,391	9,134	120	8,972	21	21
11	308,325	298,655	64,594	234,061	9,671	121	9,525	24	1
12	298,796	289,138	63,151	225,987	9,658	120	9,517	20	0
2023. 1	294,023	283,909	58,784	225,125	10,114	118	9,974	21	1
2	307,398	297,252	65,690	231,563	10,146	117	10,005	23	0
3	304,193	293,691		229,242	10,502	120	10,293	8	80
4	302,567	290,657	58,867	231,791	11,910	127	11,771	12	0
5	304,368	292,273	61,207	231,066	12,095	105	11,979	12	0
6	307,317	295,180	60,895	234,286	12,136	99	12,007	29	1
7	314,852	302,654	58,213	244,440	12,198	112	12,058	28	0
8	315,793	303,538	61,440	242,098	12,255	119	12,126	10	0
9	318,378	305,967	59,226	246,741	12,411	110	12,289	12	0
10	308,412	296,303	57,795	238,508	12,110	101	12,000	8	0
11	314,912	302,499	60,223	242,276	12,413	91	12,312	10	0
12	310,366	298,088	60,820	237,268	12,279	89	12,177	12	0
2024. 1	305,872	293,347	59,110	234,237	12,526	90	12,418	17	0
2	317,238	304,306	61,283	243,023	12,932	92	12,825	14	1
3p	320,091	307,282	61,718	245,565	12,809	90	12,710	8	1

1.2 예금은행 대출금

1.2.2 주체별 및 용도별 대출금

(억원)

연월말	총대출금	주 체 별				용 도 별	
		기업	가계	(주택담보대출)	공공 및 기타 ¹⁾	운전자금	시설자금
2017	231,788	134,315	93,626	59,739	3,847	176,915	54,872
2018	250,287	145,045	101,440	63,587	3,802	188,851	61,436
2019	263,999	155,384	105,731	66,114	2,885	197,959	66,040
2020	286,691	174,343	109,111	64,927	3,237	215,387	71,303
2021	304,425	188,733	112,423	67,838	3,269	224,472	79,953
2022	312,196	200,816	108,304	70,176	3,076	224,577	87,619
2023	329,852	213,274	112,842	77,811	3,736	236,771	93,081
2022. 3	308,864	194,729	110,940	68,659	3,195	225,901	82,963
4	309,202	195,855	110,418	68,373	2,929	225,635	83,567
5	309,736	197,640	109,200	67,299	2,896	225,607	84,128
6	307,122	196,655	107,585	66,236	2,882	223,204	83,919
7	308,452	198,148	107,412	66,648	2,892	224,235	84,216
8	308,941	198,995	107,048	66,654	2,898	224,021	84,920
9	309,032	199,539	106,603	66,714	2,890	223,362	85,669
10	310,711	200,792	106,973	67,651	2,945	224,492	86,219
11	312,438	201,712	107,653	68,883	3,072	225,531	86,907
12	312,196	200,816	108,304	70,176	3,076	224,577	87,619
2023. 1	311,931	201,040	107,813	70,525	3,078	224,650	87,281
2	312,439	202,507	106,864	70,283	3,068	225,268	87,171
3	314,539	205,601	105,843	69,857	3,095	227,067	87,471
4	312,076	205,682	103,301	67,907	3,093	224,808	87,268
5	313,119	206,056	103,991	68,581	3,072	224,994	88,124
6	314,268	205,584	105,577	70,081	3,107	225,650	88,617
7	318,351	207,500	107,135	71,775	3,717	228,809	89,542
8	321,731	208,929	109,100	73,761	3,702	231,515	90,217
9	325,590	212,040	109,803	74,691	3,747	233,627	91,963
10	327,539	212,862	110,937	75,734	3,741	235,564	91,976
11	330,198	214,021	112,437	77,279	3,740	237,399	92,799
12	329,852	213,274	112,842	77,811	3,736	236,771	93,081
2024. 1	330,254	213,197	113,340	78,833	3,717	237,371	92,883
2	333,353	216,081	113,472	79,397	3,800	239,923	93,430
3p	334,157	217,336	112,978	79,260	3,843	240,014	94,143

주 : 1) 공공자금대출, 차관자금대출, 주택기금대출 등

1.2.3 기업자금 대출금

(억원)

연월말	총대출금	기업자금 대출금					중소기업 대출비중 ¹⁾
		소계	대기업	중소기업			
					운전자금	시설자금	
2017	231,788	134,315	16,139	118,176	71,927	46,250	51.0
2018	250,287	145,045	18,085	126,960	75,646	51,315	50.7
2019	263,999	155,384	19,960	135,424	79,810	55,614	51.3
2020	286,691	174,343	22,533	151,811	91,397	60,414	53.0
2021	304,425	188,733	25,775	162,958	95,259	67,699	53.5
2022	312,196	200,816	30,742	170,074	98,306	71,768	54.5
2023	329,852	213,274	38,455	174,819	100,163	74,656	53.0
2022. 3	308,864	194,729	27,644	167,084	97,394	69,690	54.1
4	309,202	195,855	28,406	167,449	97,552	69,897	54.2
5	309,736	197,640	29,063	168,577	98,204	70,373	54.4
6	307,122	196,655	29,556	167,099	97,291	69,807	54.4
7	308,452	198,148	30,322	167,826	97,815	70,012	54.4
8	308,941	198,995	30,818	168,177	97,748	70,429	54.4
9	309,032	199,539	30,994	168,545	97,700	70,845	54.5
10	310,711	200,792	31,054	169,738	98,590	71,148	54.6
11	312,438	201,712	31,741	169,971	98,760	71,210	54.4
12	312,196	200,816	30,742	170,074	98,306	71,768	54.5
2023. 1	311,931	201,040	31,163	169,877	98,194	71,682	54.6
2	312,439	202,507	32,335	170,172	98,541	71,631	54.5
3	314,539	205,601	33,718	171,883	100,043	71,839	54.6
4	312,076	205,682	34,657	171,025	99,386	71,639	54.8
5	313,119	206,056	34,861	171,195	98,902	72,293	54.7
6	314,268	205,584	35,931	169,653	97,971	71,682	54.0
7	318,351	207,500	37,879	169,621	97,880	71,741	53.3
8	321,731	208,929	38,016	170,914	98,533	72,381	53.1
9	325,590	212,040	38,799	173,241	99,125	74,116	53.2
10	327,539	212,862	39,382	173,480	99,407	74,073	53.0
11	330,198	214,021	39,641	174,379	99,653	74,726	52.8
12	329,852	213,274	38,455	174,819	100,163	74,656	53.0
2024. 1	330,254	213,197	39,447	173,750	99,083	74,667	52.6
2	333,353	216,081	40,634	175,447	100,177	75,270	52.6
3p	334,157	217,336	40,315	177,021	101,046	75,975	53.0

주 : 1) 총대출금에서 중소기업대출금이 차지하는 비중(%)

1.2.4 산업별 대출금¹⁾²⁾

(억원)

연분기	농림어업	광업	제조업	전기,가스, 증기 및 수도사업	건설업	도매 및 소매업	운수업
2017	8,705	322	63,704	465	4,047	15,513	3,694
2018	9,218	340	70,106	766	4,212	16,457	4,299
2019	9,948	332	76,432	939	4,169	17,530	4,582
2020	10,564	327	83,415	984	4,379	20,920	5,484
2021	11,199	406	92,437	610	4,850	22,708	5,843
2022	12,472	376	99,480	616	5,009	23,837	5,799
2023	13,451	332	109,973	674	5,038	23,995	5,934
2022. 3	11,411	389	95,541	627	5,299	23,266	6,004
6	11,697	362	96,913	636	4,811	24,071	5,890
9	12,243	348	98,486	632	5,085	24,144	5,985
12	12,472	376	99,480	616	5,009	23,837	5,799
2023. 3	12,586	356	103,544	624	5,306	24,385	5,738
6	13,174	362	104,854	646	5,355	23,773	5,751
9	13,490	340	109,496	643	5,380	23,991	5,915
12	13,451	332	109,973	674	5,038	23,995	5,934
2024. 3	13,519	329	113,110	714	5,082	24,907	6,030
연분기	숙박 및 음식점업	금융 및 보험업	부동산 및 임대업	기타	산업별 대출금 합계	가계대출	대출금 총계
2017	5,180	7,005	12,749	16,778	138,162	93,626	231,788
2018	5,129	6,281	14,574	17,465	148,847	101,440	250,287
2019	6,093	6,391	14,791	17,063	158,269	105,731	263,999
2020	7,949	7,222	15,064	21,272	177,580	109,111	286,691
2021	8,505	6,538	16,082	22,824	192,002	112,423	304,425
2022	8,560	7,584	15,873	24,285	203,892	108,304	312,196
2023	8,348	8,163	16,400	24,701	217,010	112,842	329,851
2022. 3	8,709	7,140	16,089	23,448	197,924	110,940	308,864
6	8,624	7,078	15,890	23,564	199,537	107,585	307,122
9	8,654	6,990	15,934	23,928	202,429	106,603	309,032
12	8,560	7,584	15,873	24,285	203,892	108,304	312,196
2023. 3	8,536	7,521	15,766	24,334	208,696	105,843	314,539
6	8,226	7,079	15,374	24,096	208,691	105,577	314,268
9	8,482	7,167	16,339	24,544	215,787	109,803	325,590
12	8,348	8,163	16,400	24,701	217,010	112,842	329,851
2024. 3	8,296	7,432	17,087	24,674	221,180	112,978	334,157

주 : 1) 산업분류는 한국표준산업분류표에 따름(제9차 개정, 2008.2.1 및 제10차 개정, 2017.7.1)

2) 은행간 대출금 및 정부대출금을 제외한 대민간 원화대출금

13. 비은행예금 취급기관

2.1 비은행예금 취급기관 수신

(억원)

연월말	비은행예금 취급기관								
	계	종합금융 회사	자산운용 회사 ¹⁾²⁾	신탁 회사 ³⁾	상호저축 은행	신용협동 조합	상호금융	새마을 금고	우체국 예금
2017	302,514	-	17,725	29,988	5,626	48,871	122,777	55,856	21,671
2018	327,906	-	17,745	38,462	6,084	53,079	128,648	61,210	22,678
2019	358,957	-	20,130	41,504	6,165	60,317	138,519	68,039	24,284
2020	383,862	-	19,842	43,354	7,237	64,557	152,278	72,225	24,369
2021	414,657	-	17,843	49,767	8,403	71,132	163,017	80,554	23,942
2022	449,823	-	15,794	57,329	11,619	80,613	169,102	90,598	24,768
2023	475,242	-	16,037	61,732	13,295	86,299	179,465	91,669	26,745
2022. 3	424,735	-	17,777	52,908	9,309	73,980	163,387	82,874	24,501
4	428,354	-	18,181	54,405	9,281	74,203	163,672	84,061	24,551
5	431,739	-	17,850	54,503	9,615	75,197	164,660	85,315	24,599
6	433,521	-	17,341	53,633	9,945	75,758	166,229	86,034	24,583
7	434,503	-	17,341	55,433	9,744	76,092	164,799	86,553	24,541
8	436,070	-	17,521	55,674	9,843	77,139	164,811	86,700	24,382
9	436,315	-	17,002	55,440	9,992	77,211	164,749	87,574	24,347
10	435,647	-	16,855	55,983	9,904	78,014	163,758	87,003	24,129
11	439,982	-	16,095	56,398	10,353	78,826	165,788	88,324	24,198
12	449,823	-	15,794	57,329	11,619	80,613	169,102	90,598	24,768
2023. 1	455,411	-	15,852	58,349	11,607	82,746	168,854	93,073	24,929
2	462,848	-	16,506	59,312	12,108	84,658	169,108	96,208	24,948
3	465,204	-	16,447	58,216	12,104	85,571	171,242	96,098	25,527
4	467,398	-	16,407	59,467	11,972	85,985	172,424	95,399	25,745
5	466,482	-	16,155	58,017	11,732	85,876	172,804	96,140	25,757
6	466,068	-	15,989	58,413	12,102	86,512	174,008	93,265	25,779
7	463,601	-	16,488	58,682	12,152	86,730	174,192	89,354	26,005
8	466,601	-	17,179	58,953	12,098	86,745	175,511	90,113	26,003
9	468,158	-	16,277	59,792	12,106	87,156	177,553	89,290	25,985
10	470,557	-	17,068	60,115	12,780	86,828	177,872	89,895	25,999
11	471,044	-	16,713	60,776	12,935	86,220	177,556	90,625	26,219
12	475,242	-	16,037	61,732	13,295	86,299	179,465	91,669	26,745
2024. 1	478,413	-	18,366	63,188	13,550	85,919	178,324	92,047	27,019
2	479,327	-	18,312	62,786	13,056	86,689	178,626	92,609	27,249
3p	484,043	-	18,778	63,540	12,518	87,322	181,008	93,363	27,514

주 : 1) 자산운용회사 수익증권 설정잔액 및 신탁형증권저축액(2006.5월부터 잔액 없음)

2) 2007.11월부터는 자산운용사 펀드상품의 지역별 판매잔액을 기준으로 작성

3) 은행, 증권 및 보험회사의 신탁업

2.2 비은행예금 취급기관 여신

(억원)

연월말	비은행예금 취급기관							
	계	종합금융 회사	신탁회사 ¹⁾	상호저축 은행	신용협동 조합	상호금융	새마을 금고	기타 ²⁾
2017	183,326	-	172	12,249	38,335	85,775	44,130	2,665
2018	199,613	-	193	13,341	41,483	93,414	48,279	2,904
2019	206,432	-	191	13,982	44,609	95,738	49,027	2,885
2020	228,325	-	180	15,617	48,564	106,467	54,804	2,693
2021	263,680	-	171	18,499	55,474	118,564	67,397	3,575
2022	290,817	-	245	21,173	62,510	127,499	74,221	5,168
2023	294,484	-	199	23,268	64,118	129,456	72,430	5,013
2022. 3	271,167	-	180	19,880	57,193	121,387	68,452	4,075
4	275,620	-	180	20,481	57,599	122,467	69,644	5,249
5	278,398	-	188	20,731	58,351	123,189	70,472	5,467
6	281,763	-	192	21,271	59,460	124,883	71,259	4,697
7	284,328	-	204	20,819	59,893	125,511	72,167	5,734
8	286,454	-	207	20,880	60,885	126,121	72,730	5,629
9	287,916	-	209	21,208	61,453	126,611	72,948	5,487
10	289,967	-	218	21,224	62,244	127,525	73,245	5,510
11	290,912	-	232	21,103	62,377	127,956	73,670	5,575
12	290,817	-	245	21,173	62,510	127,499	74,221	5,168
2023. 1	289,954	-	233	20,965	62,412	127,043	74,092	5,208
2	290,671	-	218	21,183	62,589	126,943	74,306	5,433
3	290,128	-	209	20,858	62,807	126,866	74,012	5,375
4	290,357	-	199	20,311	63,086	127,225	74,193	5,343
5	291,834	-	198	20,726	63,338	127,840	74,199	5,533
6	292,265	-	193	20,960	63,940	127,822	73,914	5,437
7	292,579	-	197	21,417	63,774	127,852	73,729	5,610
8	292,870	-	200	21,983	64,012	127,884	73,757	5,033
9	293,607	-	199	22,204	64,137	127,983	73,546	5,539
10	294,904	-	197	22,615	64,441	128,847	73,283	5,521
11	295,177	-	205	23,187	64,616	129,114	72,568	5,488
12	294,484	-	199	23,268	64,118	129,456	72,430	5,013
2024. 1	294,194	-	183	22,602	64,135	129,924	72,296	5,054
2	292,524	-	184	21,852	63,896	129,789	72,010	4,792
3p	291,778	-	183	21,234	63,798	129,893	71,790	4,880

주 : 1) 은행, 증권 및 보험회사의 신탁업

2) 수출입은행, 우체국예금 등

2.3 기업¹⁾ 및 가계대출금

(억원)

연월말	기업		가계		
	대기업	중소기업		(주택담보대출)	
2017	38,131	3,022	35,109	119,304	35,451
2018	46,016	3,246	42,770	127,830	36,589
2019	55,028	3,607	51,421	126,061	32,788
2020	75,873	4,610	71,263	128,443	31,792
2021	102,365	5,455	96,910	135,336	33,130
2022	131,995	7,448	124,547	130,879	35,967
2023	146,221	9,176	137,044	121,881	35,620
2022. 3	110,425	5,571	104,855	133,702	33,610
4	114,353	7,037	107,316	133,888	34,057
5	116,717	7,241	109,476	134,109	34,401
6	119,218	6,454	112,763	134,859	35,573
7	122,422	7,315	115,106	134,115	35,764
8	125,060	7,310	117,750	133,611	36,046
9	127,088	7,218	119,870	132,960	36,118
10	129,521	7,449	122,073	132,484	36,127
11	131,241	7,516	123,725	131,672	36,167
12	131,995	7,448	124,547	130,879	35,967
2023. 1	132,779	7,382	125,397	129,406	35,663
2	134,577	7,737	126,841	128,472	35,594
3	135,561	7,598	127,963	127,239	35,618
4	136,778	7,463	129,314	126,383	35,381
5	138,838	7,856	130,982	125,859	35,519
6	140,400	8,250	132,150	124,845	35,233
7	141,264	8,473	132,791	124,330	35,090
8	142,344	8,390	133,954	123,657	35,199
9	143,673	8,957	134,716	123,252	35,586
10	145,353	9,181	136,172	122,957	35,489
11	146,352	9,537	136,815	122,333	35,515
12	146,221	9,176	137,044	121,881	35,620
2024. 1	147,531	9,512	138,018	120,462	35,222
2	147,409	9,163	138,246	119,137	34,896
3p	147,220	8,975	138,245	118,664	34,970

주 : 1) 매입어음 제외